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THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE: Patent Application Serial No. 09/816,613  
APPLICANT: DeCotiis, et al.  
TITLE: System, Method and Article of Manufacture for Propensity-Based Scoring  
of Individuals  
FILING DATE: March 22, 2001  
GROUP ART UNIT: 2161

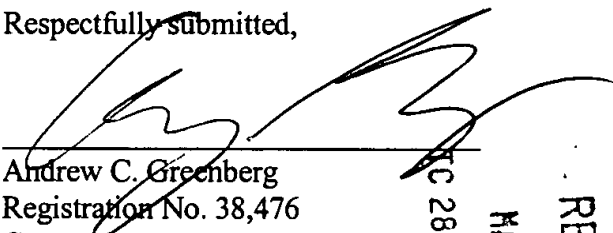
INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents  
Washington, DC 20231

Sir:

In accordance with 37 C.F.R. § 1.98, Applicants, through their undersigned attorney, hereby makes of record the prior art set forth on the attached form PTO-1449. One copy of each item of prior art noted on this form is enclosed for consideration by the Examiner.

Respectfully submitted,

  
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CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to Assistant Commissioner for Patents, Washington, DC 20231, on the date set forth below.

  
Andrew C. Greenberg  
Dated: February 11, 2002